

Swift FinancialFeedback

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Application Number: 44917

Application

Application Details

ACTIVE_STATUS_CODE	BOOKED	CREATED_BY_USER_NAME	Mary Carbone
SOURCE_TYPE_CODE	DIRECT	CREATION_DATE	2/21/2008 12:00:00 AM
MODIFICATION_DATE	2/21/2008 12:00:00 AM	COMMENCEMENT_DATE	4/1/2008 12:00:00 AM
GUARANTOR_INCOME	88000.00000	HOUSE_INCOME	88000.00000
GROSS_REVENUE	1500000.00000	NET_PROFIT	140000.00000
HOUSE_PAYMENT	780.00000	MONTHLY_ACTIVITY	
OWNERSHIP_STATUS	OWN	MV_ACCOUNT_NO	8739050188
REQUESTED_AMT	1.00000	RECOMMENDATION_CODE	APPROVE
DECISION_AMT	20000.00000	RATE_VARIANCE	0.01500
BUREAU_CONSUMER	EXPERIAN	BUREAU_COMMERCIAL	DUN_BRAD
LIST_ID		LEAD_ID	PKHII
CAMPAIGN_ID	HA22		

All Swift
CapStream
Underwriting

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Application Credit Analysis Summary

BUSINESS_NAME	AMOA ENTERPRISES LLC	GROSS_REVENUE	1500000.00000
NET_PROFIT	140000.00000	EXP_MONTHLY_ACTIVITY	
TOTAL_HOUSEHOLD_INCOME	88000.00000	PERSONAL_INCOME	88000.00000
HOUSE_PAYMENT	780.00000	OWNERSHIP_STATUS	OWN

Application Credit Analysis Business

BUSINESS_INDIVIDUAL	NAME	TYPE_CODE	ANALYSIS_SOURCE	RECOMMENDATION	POLICY_EXCEPTIONS	CREDIT_POLICY_USED	TYP
AMOA ENTERPRISES LLC	Analysis - Business 02/21/2008 01:51 EST PM	Customer Business	FINANCE	11	NO	Standard	DV
AMOA ENTERPRISES LLC	Analysis - Business 02/21/2008 01:51 EST PM	Customer Business	FINANCE	11	NO	Standard	EO
CECELIA JOHNSON	Analysis - Guarantor 02/21/2008 01:51 EST PM	Guarantor	FINANCE	11	NO	Standard	

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Transactions

Transaction Notes

NOTE_DATE NOTE_USER SENSITIVITY_LEVEL NOTE_TYPE NOTE_TEXT

2/21/2008	Andrew	PUBLIC	Other	wholesale groceries..retailers,,does a lot of ethnic foods 2 years in bizness...ran a grocery store for 7 years...pol is for inventory..deals with perishible and non perishible,,keep approx 50-60K in inventory...always solicits new business but has contracts with 3 retailers that buy from regularly..3 people buy exclusively from amoah for 1 year at a time and renews...buy locally...1.5 million gross..forecat for 2008 (1.8)...biz banking with wamu keeps approx20-30K..money moves fast..gets paid COD...88K income from business.....savings approx 200K...checking 3-4K in checking..cmv of res 300K.....asked about shallow file sd never filed bky..did lexnex no bky showing either. bizness verified db gu verf cbr appr 20K 7.5%.kristen verf wire no dda does all COD orders
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Transaction Review Notes

CREATED_BY_USER Mary Carbone CREATION_DATE 2/21/2008 12:00:00 AM

CHARACTER

CAPACITY

CAPITAL

CONDITIONS

PURPOSE

OTHER

Transaction Scorecard

Name	STATUS	Z_SCORE	TOTAL_SCORE	RERUN_COUNT	CREATION_DATE
DnB Business	COMPLETE	0.000000000000000000	1	2/21/2008 12:00:00 AM	
Experian Consumer	COMPLETE	0.000000000000000000	1	2/21/2008 12:00:00 AM	

Transaction Scorecard Deatils

NAME	ACTUAL_VALUE	CHAR_OVERLAY	CODE_VALUE	RANGE_VALUE	WEIGHTED_SCORE	CHAR_SCORE
DNB-Bankruptcy exists	62130861815162105780		0		0.000000000000000000	
DNB-Commercial score < 393 and not null	6213086181516210578487		0		0.000000000000000000	
DNB-Number of active accounts > 30 days > 0	62130861815162105780		0		0.000000000000000000	
DNB-Number of repossessions and foreclosures > 0	62130861815162105780		0		0.000000000000000000	
DNB-Total charge-off > \$500	62130861815162105780		0		0.000000000000000000	
DNB-Total unpaid collections > \$1000	62130861815162105780		0		0.000000000000000000	
DNB-Total unpaid judgments > \$1000	62130861815162105780		0		0.000000000000000000	
EXP-Bankruptcy	62130861815162105780		0		0.000000000000000000	